

SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS

The Prairie State College Office of Financial Aid is required by federal regulation to monitor academic progress toward a degree or certificate for all degree seeking aid applicants. As a result, the Office of Financial Aid reviews the grades and attempted coursework of all applicants prior to the awarding of aid for the summer sessions and the fall and spring semesters. All financial aid students are required to meet the standards listed below. Students who do not meet these standards will be placed on probation or termination status. This policy has no effect on your financial aid eligibility at any other institution.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory academic progress toward a degree or certificate includes maintaining a 2.0 cumulative grade point average and completing 67% of the credit hours attempted.

Each semester, you are required to maintain a 2.0 cumulative grade point average. Students who do not maintain a 2.0 GPA will be placed on *probation* for the next term of enrollment.

Each semester, you must complete at least 67% of the courses in which you enroll. If you receive a grade of I, F, W or Audit, you have not completed the course. Students who do not complete 67% of the courses enrolled will be placed on *probation* for the next term of enrollment.

FINANCIAL AID PROBATION

A student placed on financial aid probation, will be eligible to receive grant, scholarship, and work study assistance during the probation period. You must

complete at least 67% of the credit hours while on financial aid probation in order to maintain your future financial aid eligibility.

A 2.0 GPA must be maintained while on financial aid probation.

FINANCIAL AID TERMINATION

Students on financial aid probation status who do not meet the guidelines for Satisfactory Academic Progress, in any subsequent term, will be placed on financial aid termination.

Students on termination status are not allowed to receive further financial aid until they successfully complete at least 6 credit hours within a semester or summer session.

MAXIMUM HOURS ATTEMPTED

The maximum number of credit hours a student may attempt and still be eligible for financial aid is 90. This includes credits transferred to PSC from other institutions. Even periods in which financial aid was not received are counted.

REINSTATEMENT OF AID ELIGIBILITY

A student whose aid eligibility has been terminated, must meet the following conditions in order to have it reinstated:

- Complete at least 6 credit hours within a semester at Prairie State College using your own financial resources.
- Earn a cumulative 2.0 GPA .
- You must complete at least 67% of the hours you attempt.

If you feel there were circumstances beyond your control that affected your academic performance, you may submit an appeal.

FINANCIAL AID APPEAL PROCEDURES

Any student whose financial aid is discontinued may submit an appeal. Should you decide to go this route, you will need to explain and document why you did not complete all attempted credit hours each semester and/or did not maintain the required minimum 2.0 GPA. Your appeal must be accompanied by an explanation and documentation from one of the following:

- A physician, who can document that you had an illness or accident that prevented you from successfully completing your studies, and that you are now able to successfully resume your studies.
- A physician, who can verify that the death or life-threatening illness of an immediate family member prevented you from successfully completing your coursework.
- An academic adviser/counselor who knows about circumstances beyond your control that prevented you from completing your coursework, and will document that knowledge with a letter in your behalf.

If your financial aid eligibility is terminated due to exceeding the maximum 90 hours attempted, you may submit an Appeal Form. The appeal must be accompanied by the following documentation:

- A personal letter in your defense.
- An academic Master Plan and program of study, which includes total credit hours and semesters, required to show completion. This plan should be prepared with your advisor. Call (708) 709-3506 for information.

THE DECISION OF THE FINANCIAL AID APPEAL COMMITTEE IS FINAL.

FEDERAL STAFFORD LOANS

Concern over the high student loan default rate at Prairie State College has resulted in several restrictions in the student loan programs. Please become familiar with our policy at PSC.

1. A student must have 6 credit hours earned at PSC with at least a 2.0 GPA before a loan will be approved. Subsequent loans and disbursements will be approved only if the student has maintained a 2.0 GPA.
2. Loans will not be approved for any student who is on financial aid termination.
3. Students who do not pass at least 6 credit hours in the first term and go on probation will not be eligible to receive the second half of their loan.
4. Expanded Entrance Counseling will be required of all loan applicants.
5. Expanded Exit Counseling will be required of all loan recipients.
6. First time borrowers checks will be held until at least 30 days after the first day of classes. Do not plan on your loan check to buy books and supplies. It will not be available at the start of the semester.

If you wish to apply for a student loan and believe you meet all the criteria, please call and schedule an appointment.

Office of Financial Aid

Phone Numbers

General Information
(708) 709-3735

Financial Aid Advisors
(708) 709-3523

Loan Information
(708) 709-3520

Office of Financial Aid & Veterans Affairs

Guidelines for Satisfactory Academic Progress

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